

IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO

IN RE: MARIA DE LOS ANGELES CASTRO CARMONA  
SSN xxx-xx-4932

CASE NO: 24-00917-MCF

Debtor(s)

Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION

Petition Filing Date: 03/07/2024

First Meeting Date: 04/10/2024 at 2:00PM

Days From Petition Date: 34

341 Meeting Date: 04/10/2024 at 2:00PM

910 Days Before Petition: 09/09/2021

Confirmation Hearing Date: 05/10/2024 at 2:15PM

Chapter 13 Plan Date: 03/07/2024 ☐ Amended

Plan Base:\$28,500.00 Plan Docket #3

This is Debtor(s) 1 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) ☒ Received or ☐ Evidence shown at meeting:

Total Paid In: \$475.00

Check/MO# \_\_\_\_\_

Date: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

\*APPEREANCES: ☐ Telephone ☒ Video Conference

Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

Joint Debtor: ☐ Present ☐ Absent ☐ ID & Soc. OK

☒ Examined ☐ Not Examined under Oath

☐ Examined ☐ Not Examined under Oath

Attorney for Debtor(s): ☐ Not Present ☒ Present

Name of Attorney Present (Other than Attorney of Record): RFC

☐ Pro-se

☒ Creditor(s) Present

☐ None

FB ROMERO

\*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: ROBERTO FIGUEROA CARRASQUILLO\*

Total Agreed: \$4,000.00 Paid Pre-Petition: \$292.00 Outstanding (Through the Plan): \$3,708.00

\*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor's/s' Commitment Period: ☒ Under Median Income 36 months ☐ Above Median Income 60 months §1325(b)(1)(B)  
Projected Disposable Income: \$ 0.00

☐ The Trustee cannot determine debtor's/s' commitment period at this time.

Liquidation Value: \$ 668.00 Estimated Priority Debt: \$ 0.00

**If the estate were liquidated under Chapter 7, nonpriority unsecured claims would be paid approximately \$668.00**

The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 0 %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☐ CLOSED

☒ HELD OPEN FOR 30 DAYS until May 10, 2024 pursuant to 1308. After this date the meeting is deemed CLOSED.

§341 Meeting Rescheduled for: \_\_\_\_\_

Access via Zoom 341 Meeting Information Meeting ID: 842 075 7565 Passcode: 8744010630 \*\*\*Dedicated Phone: (939) 545-9003.

\*\*\*As per UST Guideline for ZOOM 341 meeting Debtors and their attorneys must appear by video.

Comments:

\*TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6) The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(1)] Failure to comply with her/his/their duties.[11 U.S.C.704(a)(4) and 1302(b)(1)]

Debtor must submit evidence to support her allegation of not having received any income from her previous employer on the month of September 2023.

Trustee to verify Debtor's Means Test once such evidence is produced.

The Trustee also requests evidence of post petition income from her new employment for evaluation (March and April 2024).

The Trustee will verify Debtor's schedule I.

[1325(a)(4)] Plan fails Creditors Best Interest Test.

Debtor has failed to include an account receivable with the previous employer in Schedule AB. Evidence of the amount owed must be submitted along with amended Schedule AB.

Debtor must submit additional evidence to support the value assigned to her residence. The comparable submitted dates back to year 2022.

[1325(a)(5)] Plan fails to comply with required treatment of allowed Secured Claims.

The plan fails to include a provision for AAA's secured claim no. 3.

The plan also failed to include a provision for a second mortgage that appeared in the Title Study.

Section 3.1 Debtor must amend the plan to include the arrears in the " Estimated Payments by Trustee" field.

Section 3.7 Debtor must amend the plan to include the amount that will be paid to FB in the " Estimated Payments by Trustee" field.

[1325(a)(6)] Insufficiently Funded – Plan funding insufficient to comply with plan scheduled distribution or no sufficient information to determine it.

[1325(a)(6)] Insufficiently Funded – Plan funding insufficient to comply with Creditors Best Interest Test. [1325(a)(4)]

[1325(a)(9)] Tax Requirements – Debtor(s) fails to comply with Tax Return filing requirement of



[1308].

Debtor testified that she rendered professional services during year 2023 (a month). Such income is not included in the 2023 tax return. Debtor must submit evidence of having amended the tax return to include all of the income generated during such year.

#### Adequate Protection Payments

Section 4.6 must be amended to include the correct starting date of the insurance which is June 2025.

#### \*OTHER COMMENTS / OBJECTIONS

NONE.

/s/ Jose R. Carrion, Esq.                      Meeting Date: Apr 10, 2024  
Trustee

/s/ Nannette Godreau, Esq., Presiding Officer